

B 25C (Official Form 25C) (12/08)

# UNITED STATES BANKRUPTCY COURT

District of South Carolina

In re Robert W. and Colleen M. Barnes,  
Debtor

Case No. 09-07014-hb

Small Business Case under Chapter 11

## SMALL BUSINESS MONTHLY OPERATING REPORT *n/c*

Month: March 2010

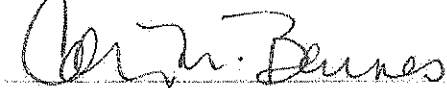
Date filed: 04/20/2010

Line of Business: Personal

NAISC Code: \_\_\_\_\_

IN ACCORDANCE WITH TITLE 28, SECTION 1746, OF THE UNITED STATES CODE, I DECLARE UNDER PENALTY OF PERJURY THAT I HAVE EXAMINED THE FOLLOWING SMALL BUSINESS MONTHLY OPERATING REPORT AND THE ACCOMPANYING ATTACHMENTS AND, TO THE BEST OF MY KNOWLEDGE, THESE DOCUMENTS ARE TRUE, CORRECT AND COMPLETE.

### RESPONSIBLE PARTY:



Original Signature of Responsible Party

Colleen M. Barnes

Printed Name of Responsible Party

### Questionnaire: (All questions to be answered on behalf of the debtor.)

	Yes	No
1. IS THE BUSINESS STILL OPERATING? <i>n/a</i>	<input type="checkbox"/>	<input type="checkbox"/>
2. HAVE YOU PAID ALL YOUR BILLS ON TIME THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3. DID YOU PAY YOUR EMPLOYEES ON TIME? <i>n/a</i>	<input type="checkbox"/>	<input type="checkbox"/>
4. HAVE YOU DEPOSITED ALL THE RECEIPTS FOR YOUR BUSINESS INTO THE DIP ACCOUNT THIS MONTH? <i>n/a</i>	<input type="checkbox"/>	<input type="checkbox"/>
5. HAVE YOU FILED ALL OF YOUR TAX RETURNS AND PAID ALL OF YOUR TAXES THIS MONTH	<input checked="" type="checkbox"/>	<input type="checkbox"/>
6. HAVE YOU TIMELY FILED ALL OTHER REQUIRED GOVERNMENT FILINGS?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
7. HAVE YOU PAID ALL OF YOUR INSURANCE PREMIUMS THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
8. DO YOU PLAN TO CONTINUE TO OPERATE THE BUSINESS NEXT MONTH? <i>n/a</i>	<input type="checkbox"/>	<input type="checkbox"/>
9. ARE YOU CURRENT ON YOUR QUARTERLY FEE PAYMENT TO THE U.S. TRUSTEE?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
10. HAVE YOU PAID ANYTHING TO YOUR ATTORNEY OR OTHER PROFESSIONALS THIS MONTH?	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
11. DID YOU HAVE ANY UNUSUAL OR SIGNIFICANT UNANTICIPATED EXPENSES THIS MONTH?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
12. HAS THE BUSINESS SOLD ANY GOODS OR PROVIDED SERVICES OR TRANSFERRED ANY ASSETS TO ANY BUSINESS RELATED TO THE DIP IN ANY WAY? <i>n/a</i>	<input type="checkbox"/>	<input type="checkbox"/>
13. DO YOU HAVE ANY BANK ACCOUNTS OPEN OTHER THAN THE DIP ACCOUNT? <i>Wachovia trust acct - used for Insurance Premiums \$79.67 balance</i>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

B 25C (Official Form 25C) (12/08)

- |   |                          |                                     |
|---|--------------------------|-------------------------------------|
| 14. HAVE YOU SOLD ANY ASSETS OTHER THAN INVENTORY THIS MONTH?     | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 15. DID ANY INSURANCE COMPANY CANCEL YOUR POLICY THIS MONTH?      | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 16. HAVE YOU BORROWED MONEY FROM ANYONE THIS MONTH?               | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 17. HAS ANYONE MADE AN INVESTMENT IN YOUR BUSINESS THIS MONTH?    | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 18. HAVE YOU PAID ANY BILLS YOU OWED BEFORE YOU FILED BANKRUPTCY? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |

### TAXES

DO YOU HAVE ANY PAST DUE TAX RETURNS OR PAST DUE POST-PETITION TAX OBLIGATIONS? ☐ ☒

IF YES, PLEASE PROVIDE A WRITTEN EXPLANATION INCLUDING WHEN SUCH RETURNS WILL BE FILED, OR WHEN SUCH PAYMENTS WILL BE MADE AND THE SOURCE OF THE FUNDS FOR THE PAYMENT.

(Exhibit A)

### INCOME

PLEASE SEPARATELY LIST ALL OF THE INCOME YOU RECEIVED FOR THE MONTH. THE LIST SHOULD INCLUDE ALL INCOME FROM CASH AND CREDIT TRANSACTIONS. (THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)

TOTAL INCOME \$ 41,487.81

### SUMMARY OF CASH ON HAND

Cash on Hand at Start of Month \$ 187,745.49

Cash on Hand at End of Month \$ 203,851.97

PLEASE PROVIDE THE TOTAL AMOUNT OF CASH CURRENTLY AVAILABLE TO YOU TOTAL \$ 202,428.67

(Exhibit B)

Balance as of 4/19/10

### EXPENSES

PLEASE SEPARATELY LIST ALL EXPENSES PAID BY CASH OR BY CHECK FROM YOUR BANK ACCOUNTS THIS MONTH. INCLUDE THE DATE PAID, WHO WAS PAID THE MONEY, THE PURPOSE AND THE AMOUNT. (THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)

TOTAL EXPENSES \$ 28,443.93

(Exhibit C)

### CASH PROFIT

INCOME FOR THE MONTH (TOTAL FROM EXHIBIT B) \$ 41,487.81

EXPENSES FOR THE MONTH (TOTAL FROM EXHIBIT C) \$ 28,443.93

(Subtract Line C from Line B)

CASH PROFIT FOR THE MONTH \$ 13,043.88

B 25C (Official Form 25C) (12/08)

### UNPAID BILLS

PLEASE ATTACH A LIST OF ALL DEBTS (INCLUDING TAXES) WHICH YOU HAVE INCURRED SINCE THE DATE YOU FILED BANKRUPTCY BUT HAVE NOT PAID. THE LIST MUST INCLUDE THE DATE THE DEBT WAS INCURRED, WHO IS OWED THE MONEY, THE PURPOSE OF THE DEBT AND WHEN THE DEBT IS DUE. (THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)

TOTAL PAYABLES \$ 0.00

(Exhibit D)

*n/a*

### MONEY OWED TO YOU

PLEASE ATTACH A LIST OF ALL AMOUNTS OWED TO YOU BY YOUR CUSTOMERS FOR WORK YOU HAVE DONE OR THE MERCHANDISE YOU HAVE SOLD. YOU SHOULD INCLUDE WHO OWES YOU MONEY, HOW MUCH IS OWED AND WHEN IS PAYMENT DUE. (THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)

TOTAL RECEIVABLES \$ 0.00

(Exhibit E)

*n/a*

### BANKING INFORMATION

PLEASE ATTACH A COPY OF YOUR LATEST BANK STATEMENT FOR EVERY ACCOUNT YOU HAVE AS OF THE DATE OF THIS FINANCIAL REPORT OR HAD DURING THE PERIOD COVERED BY THIS REPORT.

(Exhibit F)

### EMPLOYEES

NUMBER OF EMPLOYEES WHEN THE CASE WAS FILED? *n/a* 0

NUMBER OF EMPLOYEES AS OF THE DATE OF THIS MONTHLY REPORT? *n/a* 0

### PROFESSIONAL FEES

#### BANKRUPTCY RELATED:

PROFESSIONAL FEES RELATING TO THE BANKRUPTCY CASE PAID DURING THIS REPORTING PERIOD? \$ 0.00

TOTAL PROFESSIONAL FEES RELATING TO THE BANKRUPTCY CASE PAID SINCE THE FILING OF THE CASE? \$ 0.00

#### NON-BANKRUPTCY RELATED:

PROFESSIONAL FEES NOT RELATING TO THE BANKRUPTCY CASE PAID DURING THIS REPORTING PERIOD? *Refiner for IRS audit of Sable Investment to PSBK (accountant)* 500.00

TOTAL PROFESSIONAL FEES NOT RELATING TO THE BANKRUPTCY CASE PAID SINCE THE FILING OF THE CASE? \$ 10,598.00

B 25C (Official Form 25C) (12/08)

### PROJECTIONS

COMPARE YOUR ACTUAL INCOME AND EXPENSES TO THE PROJECTIONS FOR THE FIRST 180 DAYS OF YOUR CASE PROVIDED AT THE INITIAL DEBTOR INTERVIEW.

	Projected	Actual	Difference
INCOME	\$ _____	\$ _____	\$ _____
EXPENSES	\$ _____	\$ _____	\$ _____
CASH PROFIT	\$ _____	\$ _____	\$ _____

TOTAL PROJECTED INCOME FOR THE NEXT MONTH: \$ \_\_\_\_\_

TOTAL PROJECTED EXPENSES FOR THE NEXT MONTH: \$ \_\_\_\_\_

TOTAL PROJECTED CASH PROFIT FOR THE NEXT MONTH: \$ \_\_\_\_\_

### ADDITIONAL INFORMATION

PLEASE ATTACH ALL FINANCIAL REPORTS INCLUDING AN INCOME STATEMENT AND BALANCE SHEET WHICH YOU PREPARE INTERNALLY.

**Barnes Income - March 2010**

Date	Source	Amount	Description
1-Mar	521 Fagin	\$650.00	\$500 toward rent and utilities & misc living expenses/ \$150 toward use of vehicle
15-Mar	521 Fagin	\$650.00	\$500 toward rent and utilities & misc living expenses/ \$150 toward use of vehicle
16-Mar	Assurant Health	\$227.85	Additional refund from Insurance carrier for overpayment for month of February
23-Mar	Bergmann Group	\$4,959.96	Royalty / Commission
25-Mar	Printex Group	\$35,000.00	Repayment of business expense
		\$41,487.81	



**REGIONS**

**Regions Bank**

Greenville SC Main  
290 South Pleasantburg Drive  
Greenville, SC 29607

ROBERT W BARNES  
OR COLLEEN M BARNES  
DEBTOR IN POSSESSION  
1 YORKSWELL LN  
GREENVILLE SC 29607-4962

1

ACCOUNT # 0098635263

Cycle 060  
Enclosures 03  
Page 0  
1 of 4

**LIFEGREEN CHECKING**

March 11, 2010 through April 9, 2010

**SUMMARY**

<b>Beginning Balance</b>	<b>\$187,745.49</b>	Minimum Balance	\$175,770
Deposits & Credits	\$44,550.41 +	Average Balance	\$195,076
Withdrawals	\$25,481.79 -		
Fees	\$57.70 -		
Automatic Transfers	\$0.00 +		
Checks	\$2,904.44 -		
<b>Ending Balance</b>	<b>\$203,851.97</b>		

**DEPOSITS & CREDITS**

03/15	ATM or CheckCard Credit Lot Airline 080 Atlanta	GA 3337	952.20
03/15	ATM or CheckCard Credit Lot Airline 080 Atlanta	GA 3337	850.70
03/15	ATM or CheckCard Credit Lot Airline 080 Atlanta	GA 3337	850.70
03/15	ATM or CheckCard Credit Lufthansa 220 Atlanta	GA Ny 3337	467.40
03/15	ATM or CheckCard Credit Lufthansa 220 Atlanta	GA Ny 3337	467.40
03/15	ATM or CheckCard Credit Lufthansa 220 Atlanta	GA Ny 3337	467.40
03/16	ATM or CheckCard Credit Assurant Health Milwaukee	WI 3345	227.85
03/18	ATM or CheckCard Credit Expedia* 13142 800-367-3476	NV 3337	153.40
03/18	ATM or CheckCard Credit Expedia* 13142 800-367-3476	NV 3337	153.40
03/23	Deposit - Thank You		4,959.96
03/25	Printex Group LI Sender Robert W or CO		35,000.00
<b>Total Deposits &amp; Credits</b>			<b>\$44,550.41</b>

**WITHDRAWALS**

03/11	CheckCard Purchase USPS.Com Click6 800-3447779	DC 3345	4.75
03/12	CheckCard Purchase Lot Airline 080 Atlanta	GA 3337	952.20
03/12	CheckCard Purchase Lot Airline 080 Atlanta	GA 3337	850.70
03/12	CheckCard Purchase Lot Airline 080 Atlanta	GA 3337	850.70
03/12	CheckCard Purchase Lufthansa 220 Atlanta	GA Ny 3337	467.40
03/12	CheckCard Purchase Lufthansa 220 Atlanta	GA Ny 3337	467.40
03/12	CheckCard Purchase Lufthansa 220 Atlanta	GA Ny 3337	467.40
03/12	ATM Withdrawal Target T1182 G Target T1182 Greenville	SC11820078 3345	136.04
03/12	CheckCard Purchase Www.1and1.Com 877-4612631	PA 3337	29.50
03/12	CheckCard Purchase Www.1and1.Com 877-4612631	PA 3337	24.96
03/15	CheckCard Purchase Delta Air 006 Atlanta	GA 3337	570.70
03/15	CheckCard Purchase Delta Air 006 Atlanta	GA 3337	570.70
03/15	CheckCard Purchase Expedia* 13142 800-367-3476	NV 3337	306.80
03/15	CheckCard Purchase Pedipeds Inc 702-5670311	NV 3345	175.00
03/15	EB to Gcpk Ref# 000005 0000029		173.00
03/15	CheckCard Purchase Pln*priceline.C 800-657-9168	CT 3337	64.56
03/15	ATM Withdrawal Toys R US Toys R US Anderson	SC00382855 3337	52.98

**Regions Bank**

Greenville SC Main  
290 South Pleasantburg Drive  
Greenville, SC 29607

ROBERT W BARNES  
OR COLLEEN M BARNES  
DEBTOR IN POSSESSION  
1 YORKSWELL LN  
GREENVILLE SC 29607-4962

1

ACCOUNT # 0098635263

Cycle 060  
Enclosures 03  
Page 0  
2 of 4

**WITHDRAWALS (CONTINUED)**

03/15	CheckCard Purchase Olive Tree Pizz Mauldin SC 3345	40.78
03/15	CheckCard Purchase Rest Hacienda R Guatemala 3337	37.29
03/15	CheckCard Purchase Le Petit Bistro Atlanta GA 3337	15.82
03/15	CheckCard Purchase McDonald S F158 Mauldin SC 3345	12.18
03/15	CheckCard Purchase City Nights Val Atlanta GA 3337	10.00
03/16	Bluechoice Bank Draft Robert W or Co	160.75
03/16	Bluechoice Bank Draft Robert W or Co	160.75
03/16	ATM Withdrawal Publix Super M Publix Super Mauldin Scin3080 3345	135.74
03/16	CheckCard Purchase Wilco 920 0 Mauldin SC 3345	60.02
03/16	CheckCard Purchase Wilco 920 0 Mauldin SC 3337	52.00
03/16	CheckCard Purchase Westin Hotel Ai Atlanta GA 3337	10.00
03/17	Bank of America Mortgage Robert W Barne	2,756.40
03/17	CheckCard Purchase Hanna Andersson 800-222-0544 or 3345	112.00
03/17	CheckCard Purchase Guadalajara- ME Mauldin SC 3345	25.16
03/18	CheckCard Purchase Hotel Holiday I Guatemala 3337	304.36
03/18	CheckCard Purchase Guadalajara- ME Mauldin SC 3345	38.75
03/18	CheckCard Purchase Mobihand Mobile 408-540-6344 CA 3337	29.95
03/19	EB to Allstate Ref# 000016 0000044	687.30
03/19	EB to Duke Energy Ref# 000001 0000042	234.24
03/19	EB to Allstate Ref# 000015 0000045	147.00
03/19	CheckCard Purchase Hotel Holiday I Guatemala 3337	144.88
03/19	EB to AT&T Ref# 000006 0000040	99.83
03/19	EB to Duke Energy Ref# 000011 0000041	89.83
03/19	CheckCard Purchase Pedipeds Inc 702-5670311 NV 3345	79.00
03/19	EB to Waste Industr Ref# 000009 0000043	77.70
03/19	CheckCard Purchase Www.Skype.Com Internet 3337	25.00
03/19	CheckCard Purchase Hotel Holiday I Guatemala 3337	15.09
03/19	CheckCard Purchase Wendy S San Salvador 3337	7.98
03/22	CheckCard Purchase Salesforce.Com 415-901-8457 CA 3337	2,190.00
03/22	CheckCard Purchase Boutique Hotel Cortes 3337	689.97
03/22	CheckCard Purchase Workhorse Produ 602-437-2305 AZ 3345	664.93
03/22	CheckCard Purchase Dollar Rent-A-C Guatemala 3337	410.45
03/22	ATM Withdrawal Casual Male #9 Casual Male # Greenville SC00000002 3337	316.27
03/22	CheckCard Purchase J2 *efax Plus S 323-817-3205 CA 3345	9.95
03/23	ATM Withdrawal H.H. Gregg 36 H.H. Gregg 36 Greenville Scin3071 3345	1,105.70
03/23	CheckCard Purchase Lufthansa 220 Atlanta GA Ny 3337	1,070.10
03/23	CheckCard Purchase Lufthansa 220 Atlanta GA Ny 3337	1,070.10
03/23	ATM Withdrawal Publix Super M Publix Super Mauldin Sca00003 3345	186.66
03/23	CheckCard Purchase 353 Avenue 0 Greenville SC 3345	101.39
03/23	CheckCard Purchase Amazon.com Amzn.Com/Bil WA 3345	28.99
03/23	CheckCard Purchase Great Clips #70 Maudlin SC 3337	16.00
03/24	CheckCard Purchase Connector 2000 864-5272171 SC 3345	75.00
03/25	ATM Withdrawal Costco Whse #1 Costco Whse # Greenville SC99100511 3345	276.79
03/25	CheckCard Purchase Ashby Park Pedi Greenville SC 3345	208.55
03/29	CheckCard Purchase Air France 057 Atlanta GA 3337	1,155.90
03/29	ATM Withdrawal Target T1182 G Target T1182 Greenville SC11820080 3345	143.59
03/29	CheckCard Purchase Red Robin 665 Greenville SC 3345	74.00
03/29	CheckCard Purchase Guadalajara- ME Mauldin SC 3345	49.02
03/29	CheckCard Purchase McDonald S F158 Mauldin SC 3345	11.44
03/31	CheckCard Purchase Paypal *codebel 402-935-7733 FL 3345	4.99

**Regions Bank**

Greenville SC Main  
290 South Pleasantburg Drive  
Greenville, SC 29607

ROBERT W BARNES  
OR COLLEEN M BARNES  
DEBTOR IN POSSESSION  
1 YORKSWELL LN  
GREENVILLE SC 29607-4962

1

ACCOUNT # 0098635263

Cycle 060  
Enclosures 03  
Page 0  
3 of 4

**WITHDRAWALS (CONTINUED)**

03/31	CheckCard Purchase Paypal *codebel 402-935-7733 FL 3345	4.99
04/01	ATM Withdrawal Bloom #2700 Bloom #2700 Greenville SC26270001 3345	128.87
04/01	CheckCard Purchase Guadalajara- ME Mauldin SC 3345	43.46
04/01	CheckCard Purchase McDonald S F188 Greenville SC 3345	16.38
04/01	CheckCard Purchase Paypal *codebel 402-935-7733 FL 3345	9.99
04/02	CheckCard Purchase Platinum Ponds 864-430-4700 SC 3345	365.00
04/02	CheckCard Purchase Budget Rent A C Warszawa 3337	288.46
04/02	CheckCard Purchase Pln*priceline.C 800-657-9168 CT 3337	94.76
04/02	CheckCard Purchase Crocs Inc Crocs 866-306-3179 CO 3345	29.99
04/05	CheckCard Purchase British A 125 001718397410 Ny 3337	1,152.60
04/05	Bank of America Mortgage Robert W Barne	717.72
04/05	ATM Withdrawal Wal-Mart #0640 Wal-Mart #064 Greenville SC24064001 3345	336.77
04/05	ATM Withdrawal Publix Super M Publix Super Mauldin Scin3104 3345	137.30
04/05	CheckCard Purchase Wilco 920 0 Mauldin SC 3345	56.00
04/05	CheckCard Purchase Godaddy.Com 480-5058855 AZ 3337	54.35
04/05	ATM Withdrawal Spinx #120 Spinx #120 Mauldin SC84070001 3345	50.00
04/05	CheckCard Purchase Www.1and1.Com 877-4612631 PA 3337	29.50
04/05	CheckCard Purchase Zaxbys 001013 Mauldin SC 3345	24.55
04/06	CheckCard Purchase Pln*priceline.C 800-657-9168 CT 3337	96.50
04/07	ATM Withdrawal Cato - Cat257 Cato - Cat257 Mauldin Scin3092 3345	77.34
04/07	ATM Withdrawal Spinx #120 Spinx #120 Mauldin SC84070001 3345	50.00
04/07	CheckCard Purchase Milan Pizzeria Simpsonville SC 3345	39.27
04/07	CheckCard Purchase Greenville Car Simpsonville SC 3345	28.00
04/07	ATM Withdrawal Publix Super M Publix Super Mauldin Scin3102 3345	27.61
04/08	CheckCard Purchase Greenville Car Simpsonville SC 3345	28.00
Total Withdrawals		\$25,481.79

**FEES**

03/15	International Service Assessment Rest Hacienda R	1.12
03/18	International Service Assessment Hotel Holiday I	9.13
03/19	International Service Assessment Hotel Holiday I	4.35
03/19	International Service Assessment Www.Skype.Com	0.75
03/19	International Service Assessment Hotel Holiday I	0.45
03/19	International Service Assessment Wendy S	0.24
03/22	International Service Assessment Boutique Hotel	20.70
03/22	International Service Assessment Dollar Rent-A-C	12.31
04/02	International Service Assessment Budget Rent A C	8.65
Total Fees		\$57.70

**Total For This  
Statement Period**

**Total Calendar  
Year-to-Date**

Total Overdraft Fees (may include waived fees)  
Total Returned Item Fees (may include waived fees)

0.00  
0.00

0.00  
0.00



**Regions Bank**

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1

ACCOUNT # 0098635263

Cycle 060  
Enclosures 03  
Page 0  
4 of 4

**CHECKS**

Date	Check No.	Amount	Date	Check No.	Amount
03/16	133	500.00	03/30	135	12.72
03/26	134	360.00	03/26	136	2,031.72
Total Checks					\$2,904.44

\* Break In Check Number Sequence.

**DAILY BALANCE SUMMARY**

Date	Balance	Date	Balance	Date	Balance
03/11	187,740.74	03/22	175,770.73	03/31	207,743.04
03/12	183,494.44	03/23	177,151.75	04/01	207,544.34
03/15	185,519.31	03/24	177,076.75	04/02	206,757.48
03/16	184,667.90	03/25	211,591.41	04/05	204,198.69
03/17	181,774.34	03/26	209,199.69	04/06	204,102.19
03/18	181,698.95	03/29	207,765.74	04/07	203,879.97
03/19	180,085.31	03/30	207,753.02	04/08	203,851.97

**You may request account disclosures containing  
terms, fees, and rate information (if applicable)  
for your account by contacting any Regions office.**

For all your banking needs, please call 1-800-REGIONS (734-4667).  
or visit us on the Internet at [www.regions.com](http://www.regions.com).

**Thank You For Banking With Regions!**

4a List any checks, payments, transfers or other withdrawals from your account that are not on this statement.

Check No.	Amount	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
Total Enter in Line 4 at Left	\$	

Summary of Our Error Resolution Procedures  
In Case of Errors or Questions About Your Electronic Transfers  
Telephone us toll-free at 1-800-444-2867  
(or, if in Birmingham area, 326-5667)  
or write us at  
Regions Electronic Funds Transfer Services  
Post Office Box 413  
Birmingham, Alabama 35201

- (1) Tell us your name and account number.
- (2) Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question (ninety (90) days for POS transactions or for transfers initiated outside of the United States). If we decide to do this, we will credit your account within ten (10) business days for the amount you think is in error. If, after the investigation, we determine that no bank error occurred, we will debit your account to the extent previously credited. If we ask you to put your complaint in writing and we do not receive it within ten (10) business days, we may not credit your account.

FOR QUESTIONS CONCERNING THIS STATEMENT OR FOR VERIFICATION OF A PREAUTHORIZED DEPOSIT, PLEASE CALL THE PHONE NUMBER ON THE REVERSE SIDE OF THIS STATEMENT OR VISIT YOUR NEAREST REGIONS LOCATION.

ADJ - Adjustment	RI - Return Item	CR - Credit	SC - Service Charge	OD - Overdrawn
EB - Electronic Banking	NSF - Nonsufficient Funds	APY - Annual Percentage Yield	FWT - Federal Withholding Tax	*Break in Number Sequence

**Non-Profit Checking**

01 2000023919930 008 130 0 62 23,392

WACHOVIA

00008347 01 AV 0.335 01 5DG 35



ROBERT W BARNES IRREVCBLE TRUST AGREEMEN  
COLLEEN M BARNES TRUSTEE CB  
1 YORKSWELL LANE  
GREENVILLE SC 29607

**Non-Profit Checking**

2/27/2010 thru 3/31/2010

Account number: 2000023919930  
Account owner(s): ROBERT W BARNES IRREVCBLE TRUST AGREEMEN  
COLLEEN M BARNES TRUSTEE

**Account Summary**

Opening balance 2/27	\$79.67
Closing balance 3/31	\$79.67

ON 07/01/2010, THE FOLLOWING FEES WILL BE EFFECTIVE: THE  
RETURNED DEPOSITED/CASHED ITEM-CHARGEBACKS FEE WILL BE \$12 PER  
ITEM AND THE STATEMENT WITH CHECK IMAGE SERVICE (UP TO 10 CHECK  
FRONTS PER PAGE) WILL BE \$2 PER MONTH.



ISSCZ091 008347 091050621043 NNNNN NNNNN NNNNN NNNNN NNNNN0001